

Charitable Remainder Trust (Gift that Produces a Lifetime Income)

Example: Helen, age 70, owns the same appreciated Apple stock as George but she feels that she cannot give it outright because she needs to invest for retirement income. By putting \$100,000 worth of stock into a charitable remainder trust, she avoids all the capital gains tax, gets a tax deduction in the year she sets up the trust, and has an income of at least \$5,000 per year for the rest of her life with a good possibility of increased income as the trust grows in value.

Charitable Lead Trust (A Gift that Provides Income to Charity for without any Tax)

Example: Adam owns an office building that he built some years ago for \$300,000 (now worth \$5M) produces a steady income and is likely to appreciate still further in the future. Adam would like to give the building eventually to his two children. By placing the building in a charitable lead trust, Adam can make an annual gift to AGC of \$300,000 for a set